

“TAKING CARE OF OUR OWN”

A Model of Service Delivery Designed to Meet the Unique Needs of Individual and Families at Risk of and/or Experiencing Homelessness in Rural Newfoundland & Labrador.

Prepared for:

Burin Peninsula Housing
and Homelessness Committee
and
NL Housing & Homelessness Network

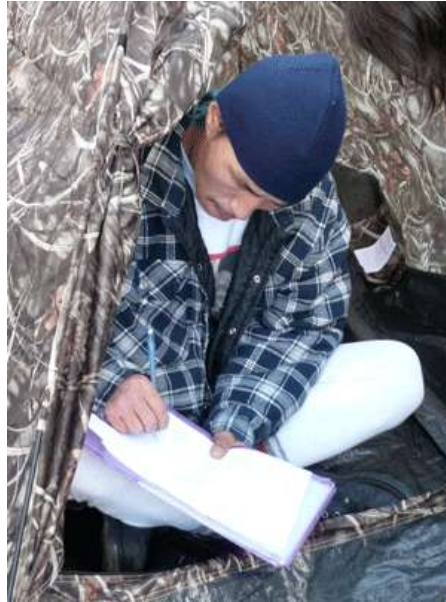
Prepared by:

Joan Brown
Burin Peninsula Housing
and Homelessness Committee

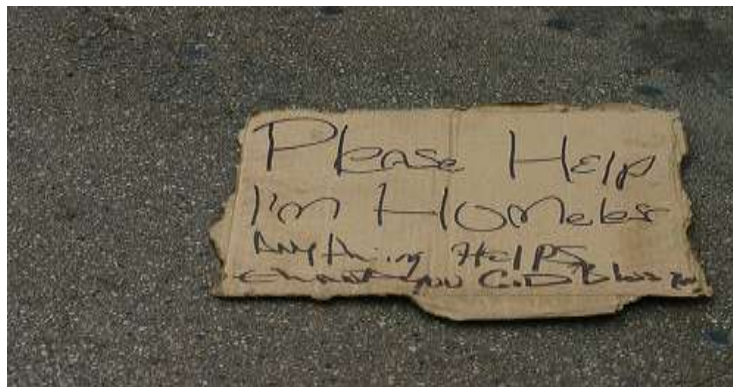
and

Goss Gilroy Inc.
Management Consultants
401 Empire Avenue
St. John's, NL,
A1E 1W6
Tel: 754-2065
Fax: 754-6303
www.ggi.ca

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Understanding rural homelessness requires a more flexible definition of homelessness. There are far fewer shelters in rural areas than in urban areas; therefore, people experiencing homelessness are less likely to live on the street or in a shelter and more likely to live in a car or camper, or with relatives in overcrowded or substandard housing. Restricting definitions of homelessness to include only those who are literally homeless - that is, on the streets or in shelters - does not fit well with the rural reality...¹



¹ National Coalition for the Homeless: Rural Homelessness. July 2009. Available from www.nationalhomeless.org/factsheets/rural.html.

List of Acronyms

Abbreviation	Description
BPHHC	Burin Peninsula Housing and Homelessness Committee
CAB	Community Advisory Board/Committee
CYW	Community Youth Workers
GFW	Grand Falls-Windsor
CRA	Canada Revenue Agency
HPS	Homelessness Partnering Strategy
HRLE	Human Resources Labour and Employment
HRDC	Human Resources Development Canada
HSW	Housing Support Worker
NL	Newfoundland and Labrador
NLHHN	Newfoundland and Labrador Housing & Homelessness Network
SH	Supportive Housing

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1.0 INTRODUCTION

This report is provided as completion of the project to develop a ‘model’ for service delivery to meet the unique needs of individuals and families at risk of or experiencing homelessness in rural Newfoundland and Labrador (NL). The terms of reference for this project identified that it would provide the following:

- The rural context in which a service model would be implemented
- Existing models of service delivery and effective practices on which service providers could draw in developing a model for their rural/remote area

To support Community Advisory Boards and Committees (hereafter referred to as CABs) who might take on the planning and implementation of a rural model of service delivery, this project was also designed to:

- Inform their way forward in relation to forming a non-profit, becoming a registered charity and/or incorporating
- Inform a governance structure that could be adopted and adapted by rural CABs

2.0 BACKGROUND

In recent years increasing numbers of community based and government service providers have come together in partnership in rural regions of NL to delineate plans for addressing homelessness and housing instability in their regions. Over the course of 2010, funding was provided through the Homelessness Partnering Strategy (HPS) to support the following four CABs to animate their plans.²

- Regional Action Committee on Housing (Clareville Bonavista region)
- Burin Peninsula Housing and Homelessness Committee
- Central Housing and Homelessness Network (Grand Falls-Windsor/Exploits region)
- Community Coalition on Housing and Homelessness (Corner Brook)

The Community Animation process detailed strategic directions which informed responsive and tangible short-term steps and longer-term solutions to address the priority areas and populations unique to each region. The evidence-based research has facilitated each CAB's efforts to engage

² These four CABs regions were the first to form in rural Newfoundland and were able to avail of Outreach funding from HPS at that time. This funding primarily targeted smaller cities, rural or outlying areas, and the north.

other community-based housing and homelessness providers, as well as relevant government agencies/partners, in addressing housing instability and homelessness in their regions.

Of note, on completion of the Community Animation process, consistent gaps in the housing continuum were evidenced across regions. All identified a need for emergency/transitional and affordable housing for one or more populations in their regions.

Recognizing this shared need, the Newfoundland and Labrador Housing and Homelessness Network (NLHHN) sought interest from rural CABs to undertake the project described herein. The Burin Peninsula Housing and Homelessness Committee (BBHHC) subsequently agreed to draft a proposal seeking funding to conduct the required research for the project and draft a report detailing the findings. This proposal was funded by HPS.

BPHHC's Housing Support Worker (HSW) conducted the primary research for this project, which included preliminary identification of models of service delivery to those at risk of/experiencing homelessness and key informant interviews. Goss Gilroy Inc., completed the research and drafted the final report – with input from BPHHC and NLHHN. This work was conducted between July and October of 2011.

3.0 METHODOLOGY

This project used the following methodologies:

- Document review
- Key informant interviews
- Strategic planning session with BPHHC (to inform a rural CABs governance structure)

Each methodology is explained in more detail below.

3.1 Document review

The following documents were reviewed/accessed for this project. References for these documents are found in Appendix "A".

- Animating Community Plans: Burin Peninsula Region - Final Report (2010)
- Canadian Housing Observer with a feature on Affordable Housing (2009)
- Highlighting Rural Homelessness and Housing Issues: An Interview with Melissa Jameson (2010)

- Homelessness and Housing Stability in Waterloo Region’s Rural Areas (2007)
- Homeless Link rural homelessness project: Supporting homelessness agencies to deliver services in rural areas (2007)
- National Coalition for the Homeless: Rural Homelessness. (2009)
- Rural Homelessness - Projects by Students for Students
- Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research
- Understanding Freefall: The Challenge of the Rural Poor – Interim Report (2006)

3.2 Key Informant Interviews

Key informant interviews were designed to gather information on a number of key aspects of this research, including informants’ experiences with individuals and families in need of emergency/transitional housing and their perspectives on effective practices for supporting these populations.

Five key informants located in the Marystown Burin region were interviewed for this project, including representatives of:

- Salvation Army
- RCMP
- Newfoundland Labrador Housing
- Department of Justice
- Eastern Health

To inform the debate on whether or not a CAB should incorporate, a discussion was held with a representative of the Regional Action Committee on Housing, as this CAB has incorporated.

Interview guides are found in Appendix “B”.

3.3 Strategic planning with BPHHC

BPHHC engaged in a half day strategic planning session in February 2011, designed to provide a vision for their governance structure, and in so doing, to share best practices with other CABs throughout the province. The report of this planning day is found in Appendix “C”.

4.0 RURAL HOMELESSNESS – THE CONTEXT

Homelessness is usually associated with the city. People think that only people who live in urban areas can find themselves homeless and that it doesn't happen to people living in rural areas. However, the truth is that there are just more people living in less space and this makes homeless people more visible in the city. There are actually many people dealing with homelessness and housing distress in rural towns.³

Homelessness is often assumed to be an urban phenomenon because homeless people are more numerous, more geographically concentrated, and more visible in urban areas. However, people experience the same difficulties associated with homelessness and housing distress in small towns and rural areas as they do in urban areas.⁴

A complicating factor masking complete understanding of rural poverty and those at-risk of homelessness is their invisibility. As the Canadian Standing Senate Committee on Agriculture and Forestry studying rural poverty concluded:

The rural poor are, in many ways, invisible. They don't beg for change. They don't congregate in downtown cores. They rarely line up at [emergency] shelters because, with few exceptions, there are none. They rarely go to the local employment insurance office because the local employment insurance office is not so local anymore. They rarely complain about their plight because that is just not the way things are done in rural Canada. The rural poor are also under-researched. With few exceptions, the academic and activist communities have been preoccupied with studying and highlighting the plight of the urban poor... Some argue the rural poor are invisible because despite what some of the statistics say, the rural poor are not really that poor: very few go hungry, fewer still [experience] homeless [ness], and many enjoy easy access to nature and its abundance while benefiting from the tightly-knit social fabric that many rural settings provide.⁵

Causes for rural homelessness are similar to the causes of urban homelessness. These include a lack of awareness of/access to services and resources to support those at risk of/experiencing homelessness (see section 4.1), lack of infrastructure (e.g. affordable child care and public transportation) to support employment, family breakdown/domestic violence, conflict with the law, relationship issues and struggles with mental illness and addictions. Of note, these issues

³ Rural Homelessness. Projects by Students for Students. Oracle ThinkQuest. Available from <http://library.thinkquest.org/10374/html/rural.html?tqskip1=1&tqtime=1010>.

⁴ National Coalition for the Homeless: Rural Homelessness. 2009. Available from www.nationalhomeless.org/factsheets/rural.html.

⁵ Understanding Freefall: The Challenge of the Rural Poor (Interim Report). 2006. Pg. 1. Standing Senate Committee on Agriculture and Forestry. Available from www.parl.gc.ca/Content/SEN/Committee/391/agri/rep/repintdec06-e.pdfUnderstanding.

were identified by a range of community and government service providers during the Community Animation process in 2010, as well as during this current research process.

For example, data obtained from Choices for Youth in 2010 showed that five young people (male) between the ages of 18 and 28, who are from the Grand Falls-Windsor (GFW) region, had accessed their Young Men's Shelter in a two year period. Reasons cited for their need to access shelter included they were now couch surfing due to "running out" of other housing options; conflict with tenants/landlords in previous rental accommodations; and/or family breakdown/relationship issues.

The decline of primary industries such as farming, forestry, mining or fishing results in increased unemployment and thus increases the risk of housing instability and homelessness. In areas where the local economy has been dominated by a single industry such as fishing, and where there has been no economic diversification, this situation is said to be magnified.

Other contributing factors to rural homelessness include restrictive land-use policies which, for example, prevent individuals from building on family land; rising rent burdens; and insecure tenancy resulting from changes in the local real estate market. Rural homelessness is reported to be most dramatic in areas that experience high economic growth and prosperity, as these factors drive up housing costs. Clarendville serves as an example.

As detailed in REACH's Community Animation report, Clarendville is a regional service centre. Increasing numbers of people are moving into the town to access these services and this is increasing the demand for housing in the face of reported low vacancy rates. The upswing in industrial development occurring in Long Harbour, as well as Come By Chance, also is contributing to housing pressures in the region. For example, Vale Inco is constructing a commercial hydromet plant at Long Harbour to process Voisey's Bay ore. This facility, which is scheduled to be up and running in 2013, is expected to employ hundreds of workers during the development phase. It is anticipated that this influx of workers will result in a demand for housing that will contribute to an increase in both existing and new housing prices, further restrict housing availability and affordability in the region.

A defining aspect of rural homelessness is having your problems and issues on display to everyone and open for judgement. It is perhaps easier to ask for help in a large city where people don't know you. It is easier to remain anonymous and to move on once you start rebuilding your life. In a large city, chances are that no one in your neighbourhood would ever know you were once homeless or lived in poverty. In rural Canada, everyone knows everyone and many homeless individuals feel a sense of pride in asking for help. Moreover, even once a homeless

individual has pulled themselves out of poverty, the stigma may stay with them as the local community remembers that they once asked for help.⁶

4.1 A scarcity of services and supports

Homeless people in rural areas often have similar support needs and backgrounds to those in urban areas, but services to address these support needs may be more difficult to access. Thus, despite similarities between clients' support needs, agencies supporting homeless people in rural areas operate under different circumstances from urban agencies.⁷ The literature speaks to the scarcity of services, especially for mental health and behavioral health care; inappropriate service models (e.g., urban-based models not adapted to the needs of people living in rural and remote areas); lack of outreach to engage rural homeless persons in services; inaccessible health and other services (especially in small rural communities since service programs tend to concentrate in larger rural communities); fragmented systems of health care; lack of accessible transportation, with the greatest impact being on families with children and on persons with disabilities and older persons; and insufficient numbers of health care professionals, particularly specialists.⁸

In some rural regions of NL, there are existing shelters which support women and their children experiencing violence. In addition to this infrastructure, it was identified during the Community Animation research that short term "housing" options were available in some regions: e.g. the Salvation Army and Human Resources Labour and Employment (HRLE), both of which were cited to be able to place youth/individuals and/or families in temporary hotel accommodations as needed and/or to refer to shelters in St. John's.

More generally, the Community Animation research revealed one or more providers which might be available in each region – although very few provided accommodations. These providers included Family Resource Centres, the RCMP, Regional Health Authorities (in particular, their Mental Health and Addictions services), youth groups, community centres, and faith groups. While NL Housing is seen to be a critical resource in relation to responding to

⁶Highlighting Rural Homelessness and Housing Issues: An interview with Melissa Jameson. 2010. Canadian Social Housing Observer. Available from www.housingobserver.com/2010/02/highlighting-rural-homelessness-and.html.

⁷ Homeless Link rural homelessness project. Supporting homelessness agencies to deliver services in rural areas (2007). Homeless Link. London, England. Available from <http://homeless.org.uk/sites/default/files/Homeless%20Link%20Rural%20Homeless%20Report.pdf>.

⁸ Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research. Characteristics of Rural Homelessness. Available from <http://aspe.hhs.gov/hsp/homelessness/symposium07/robertson/index.htm#Effective>.

affordable housing needs, it is equally recognized that there is a limited stock in the face of waitlists.

Examples of gaps in the continuum of needed services and resources for those experiencing homelessness in rural areas of NL, as identified by service providers during the 2010 Community Animation consultation, are provided below:

•Grand Falls Windsor:

An HRLE representative indicated that every month they see at least two or three women trying to flee an abusive relationship, but they have nowhere in the immediate area to go.

Single individuals with complex needs requiring emergency/transitional housing, in particular males (youth/adults), also have “nowhere to go”:

It is the 30+ year old who just got out of jail or has an addiction that lives house to house or sleeps under a bridge.

A social worker informant stated that, “*There is simply nowhere to go after an individual has spent time in the prison system.*” They stated that most of their clients cannot obtain assistance through “the system” and that currently they have 10 to 20 clients in need of emergency/transitional housing.

Another social worker reported that in any given week, at least half of their caseload could be considered homeless. This informant stated they are sleeping in parks and/or under bridges, couch surfing, or “getting” arrested/admitted to a hospital to access a bed for the night.

•Clareville

A long time member of the RCMP said they know the need for such housing exists because they have seen women who are experiencing violence and who have no housing options usually return to abusive relationships.

“...because there is no emergency shelter locally, either in Bonavista or Clareville, a very high percentage of women end up back in their own home and the cycle continues.”

Another key informant, whose role includes supporting victims of violence, stated they knew of four or five women from the Clareville/Bonavista region who were in shelters in other regions.

•Corner Brook

Key informants from the south-western part of the region indicated they had seen a high need for emergency/transitional housing for youth and women who are experiencing violence in the

Stephenville area. They reported that the RCMP have picked up numerous intoxicated youth on the streets late at night and incarcerated them overnight because they have nowhere else to go.

A representative from the Transition House indicated they were contacted more than 250 times in 2009 by women experiencing homelessness or affordable housing difficulties. Many of these women were older and had families. It was noted that because these women did not fit the shelter's mandate (i.e. they were not experiencing violence) and because the Transition House did not have sufficient space to accommodate them even for a short period, the shelter could not meet their needs.

A key informant from a local faith group said that in their advocacy and referral efforts they had encountered at least 12 males who in the months preceding the consultation were being housed in hotels because they had no other options.

“Men in the region are left out, nowhere to go at all.... There is a desperate need in the region.”

A focus group participant from the Salvation Army noted they receive many calls and visits from individuals who are experiencing homelessness and who are seeking shelter for the night. It was explained that the number of individuals coming forward varies depending on the time of year and the weather. In the winter, for example, on a monthly basis they may see 10 individuals who are homeless. They reported that 70 to 80 percent of these individuals are single males.

Representatives of community-based organizations working with youth indicated that homelessness is a major problem for this population. It was reported that on average, two of every eight youth they see are either couch surfing or sleeping in a vehicle.

“...When a kid gets kicked out of their home and has nowhere to go, they end up couch surfing or on the street.”

Key informants from a local Family Resource Centre indicated that they see many pregnant teens coming through their programs (approximately 15 out of 60) who are without housing. They further stated that teenage girls who become pregnant and who are “no longer welcome” in the family home and/or who leave abusive relationships, are generally left homeless. These key informants reported that the pregnant teens can have difficulty acquiring sufficient Income Support to enable them to find housing and they are unable to be placed on a priority list for NL Housing until their baby is born.

•Marystown

A municipal key informant from a more rural area of the Marystown Burin region said they felt there was a great need for emergency/transitional housing in the region, noting that the existing transition house (Grace Sparkes House) *“does not even have sufficient units/space to accommodate those requiring it.”* Further, this informant also identified the serious lack of emergency/transitional housing in the region for those experiencing mental health issues and/or with complex needs.

Data obtained from Grace Sparkes House in Marystown indicated that between the 2008 - 2010 time period they had to turn away 37 people needing shelter because they did not meet the organization’s mandate. This included 29 adult women, three adult men, two seniors (females) and three youth (two female, one male).

Two other informants, also, provided examples of what they feel is a great and/or significant need for emergency/transitional housing in the region. One of these informants who is working in the justice system noted that their clients, especially sex offenders, are difficult to place due to their criminal pasts and often because they are *“unable to assist themselves.”* The other informant, who works with parents and families, identified that single pregnant women and single moms often have no available support or assistance either at home or from the *“the system.”*

A representative from the RCMP spoke of having to turn away youth who have no other options for accommodations, but who come to the RCMP looking for shelter.

“There are always drop-ins looking for a place to stay. We usually refer them to the Salvation Army who can look after them for a few nights. They cannot stay in a jail cell because they are not charged with any crimes. We have 7 or 8 instances per year like this.”

One government representative reported that at the time of the consultation, there were young adults from the area living in tents in the woods near campgrounds, as this provided them direct access to some of the services (e.g. washrooms) available to the campers. A representative working in community health further stated that couch surfing is a significant issue for youth (ages 16-25) in some of the more rural areas of the Burin Peninsula and that emergency/transitional housing is needed to address these needs.

4.2 Affordable housing

Lack of affordable housing is considered a significant contributor to homelessness both in urban and rural areas of NL. Affordable housing includes housing provided by the private, public and not-for-profit sectors, as well as all forms of housing tenure (i.e. rental, ownership and co-operative ownership). It also includes temporary as well as permanent housing. In other words, the term “affordable housing” can refer to any part of the housing continuum from temporary emergency shelters through transitional housing, supportive housing, subsidized housing, market rental housing or market homeownership. In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income.⁹

For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.¹⁰

Core housing need

The term *acceptable housing* refers to housing that is adequate in condition, suitable in size, and affordable.

- *Adequate* housing does not require any major repairs, according to residents.
- *Suitable* housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- *Affordable* housing (as described above) costs less than 30 per cent of before-tax household income.

A household is in *core housing need* if its housing does not meet one or more of the adequacy, suitability or affordability standards. As well, it would have to spend 30 per cent or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three standards.¹¹ In 2006, it was reported that the core housing need in Newfoundland and Labrador was 14.2% which translated into 27,305 households.¹²

⁹ CMHC. Canadian Housing Observer (2009) with a feature on Affordable Housing. Pg. 15. Available from <http://www.cmhc-schl.gc.ca/odpub/pdf/66663.pdf>.

¹⁰ Canadian Housing Observer. Pg. 81.

¹¹ Canadian Housing Observer. Pg. 81.

¹² Canadian Housing Observer. Pg 12.

4.2.1 Provincial context

The highest house price rises in Canada in 2010 occurred in NL, up 16.2% (to July 2010). In Newfoundland and Labrador, the average MLS residential price reported for 2008 was \$178,477.00. This increased to \$206,374 in 2009 and, as of July 2010, was reported to be \$238,729.00.¹³ Over the course of this 2008 –2010 time frame then, the average residential price increased by 33.8%. As of the third quarter of 2011, the average MLS residential price was reported to have further increased to ~\$254,000. 00.¹⁴

*Vacancy rates*¹⁵

According to the CMHC Spring Rental Market Survey conducted in April 2011, the overall vacancy rate was up in provincial urban centres¹⁶ – on the island portion of the province. The overall provincial vacancy rate was 2.1 per cent in April 2011 - an increase of one percentage point from last year's rate of 1.1 per cent. As can be seen in Table 1, the highest vacancy rate in urban centres on the island for 2011 was reported in Grand Falls-Windsor, while the lowest vacancy rate was reported for Corner Brook.

Overall, the average two bedroom rent was \$683 across the five urban centres surveyed on the island of Newfoundland. Increases were recorded in every centre, except Grand Falls-Windsor, where rents were virtually unchanged, but remain the highest outside the St. John's area. The highest average two bedroom rent recorded was \$744 in St. John's, while Bay Roberts posted the lowest average rent at \$501. The remaining average two bedroom rents were \$577 in Corner Brook, \$567 in Gander and \$632 in Grand Falls-Windsor.

¹³ Global Property Guide. *Canadian housing slowdown*. Available from www.globalpropertyguide.com/North-America/Canada/Price-History.

¹⁴ Stephen and Fraser Winters. St. John's Real Estate Online. Available from www.stjohnsrealestateonline.com/.

¹⁵ This information was taken from CMHC's Rental Market Report – NL Highlights which is available from www.cmhc-schl.gc.ca/odpub/esub/64499/64499_2011_B01.pdf?lang=en.

¹⁶ Urban centres are defined as centres with a population of over 10,000.

Table 1: Vacancy and rental rates in urban centres in NL

Spring 2011 Rental Market Summary				
Centre:	Vacancy Rates (%)		Average Rent (\$)	
	Apr-10	Apr-11	Apr-10	Apr-11
Grand Falls-Windsor	2.3	2.7	637	632
Gander	0.6	2.3	542	567
Corner Brook	0.8	1.7	554	577
Bay Roberts	na	na	461	501
St. John's CMA	1.1	2	680	744

In terms of average rents for private row and apartment accommodations, Table 2 presents rental costs by bedroom type – where available. It is clear there has been an upwards trend in these rural areas.

Table 2: Private Row and Apartment Average Rents (\$) by Bedroom Type

Spring 2011 Rental Market Summary										
Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Apr-10	Apr-11	Apr-10	Apr-11	Apr-10	Apr-11	Apr-10	Apr-11	Apr-10	Apr-11
St. John's CMA	545	573 a	597 a	664 a	679	743 a	779 a	817 a	652 a	710 a
Bay Roberts CA	n/u	n/u	**	**	461	501 a	**	**	464 a	495 a
Corner Brook CA	447 a	443 a	479 a	485 a	554	577 a	650 a	736 a	536 a	560 a
Gander T	n/u	**	473 a	518 a	549	581 a	619 a	662 a	534 a	573 A
Grand Falls-Windsor CA	**	**	509 a	516 a	698	675 a	551 b	576 b	660 a	646 A
Newfoundland & Labrador 10,000+	535	561	565	624	649	689	726	769	626	670

October 2010 data obtained from CMHC for Labrador City and Wabush identifies even higher rental accommodation costs and lower vacancy rates. The overall vacancy rate reported for Labrador West was 0.6%.

Table 3: Private Row and Apartment Average Rents (\$) by Bedroom Type - Labrador City/Wabush (2010)

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Average rent (\$)	n/a	747	848	937	n/a
Vacancy rates (%)	n/a	3.1%	0.0%	0.0%	0.0%

4.3 The perspective of those living these realities in rural Newfoundland¹⁷

The following provides a snapshot of the realities of homelessness in rural regions of Newfoundland, as garnered through consultation with those experiencing/at risk of homelessness during the Community Animation research.

→A youth in his late teens identified himself as being homeless. He stated that currently he is couch surfing and living on the streets. He receives a small amount of Income Support, which he identified as being inadequate to cover rent. His family is not able to support him and he notes that he is “wearing out his welcome” from friends.

This youth described how people are a little more welcoming when it is cold out, but during the summer he has spent most nights walking the streets. He felt there is a tremendous need for emergency/transitional housing in the town, as a first step to finding permanent housing and employment.

→An adult in his late thirties who has complex needs identified himself as being homeless. He said he is in recovery from both alcohol and drug abuse. In the recent past, he has couch surfed and lived in sheds, abandoned cabins on the outskirts of town, in old cars and on many occasions slept under the Trans Canada Highway overpass near his town. Currently, he is living with a

¹⁷ The Community Animation research was undertaken in four rural regions on the island of Newfoundland. No information was collected for Labrador.

family member, as he states he simply cannot afford rental accommodations in the region where he lives.

→A single parent who has mental health issues has not been able to access stable housing since her marriage break up. She is not willing to leave her home community because she wants to be close to her child (who is not in her custody). Currently, she is staying with a friend but this is only short term. She felt that access to supportive and transitional housing would provide her the support needed to get her life back on track.

→A single mother with a child who had been in an abusive relationship described being homeless. She stated she left the relationship when she was pregnant – describing being scared and having nowhere to go. She indicated that emergency shelter would have really helped her in that situation.

→Another single male was homeless at the time of the interview – having lived on the streets in a number of major cities in western and central Canada – and now he is “on the streets”. This informant described that he does not have a consistent place to stay - with the rare exception of staying one or two nights with friends. He described the vicious circle in which he finds himself: he is unable to access Income Support unless he gets a mailing address but he does not have a confirmed source of income which would allow him to rent. He “lives wherever he feels he will attract the most attention” in an effort to get a place to stay.

The complexities of his life involve extensive interaction with the justice system. While he noted that he has no history of violence, he was incarcerated at the time of the interview and had numerous convictions prior to that time. He felt that “all the issues he is dealing with go back to having no place to stay.” He stated that all he wanted was “a place he could call his own in the area near his family.” Once having achieved that he felt he could look for work.

5.0 DESIGNING AN EFFECTIVE SERVICE MODEL FOR RURAL HOMELESSNESS

The research literature addressing rural homeless service models is very limited. Little research has evaluated rural programs, compared them to urban programs, or evaluated homeless service strategies unique to rural areas. Moreover, the available program evaluation and research tends to focus narrowly on one type of program, one particular program, or one location.

The literature on best practice models for services for people who are homeless also focuses primarily on urban models, providing [little or] no comparative findings on the use of the same models in rural communities or on homeless service program models developed specifically for rural areas. It is clear however that, as in urban settings, any model of service delivery would have to be tailored to the uniqueness of the population as well as the region in which it is implemented.

Despite scant research, there is some evidence pointing to models emerging as promising practices. These include regionalized services, development of community collaboration and coalitions, rural service teams, the housing-plus-services model, and employment initiatives.¹⁸

The Community Animation process revealed, for example, that the majority of those consulted in all regions felt that all emergency and transitional housing options (which was a gap in all regions for one or more populations) should not be localized in one town/city in their region. They felt there should be a regionalized approach in which units would be strategically and geographically dispersed throughout their regions to ensure ease of access and availability for those living in more rural and remote areas. However, it also was stated that a preponderance of such housing should be available in areas of a region which are more urbanized and/or serve as central service centres. In one region it was stated that even if emergency/transitional housing units were provided in one town, these should not be localized to one building but should consist of a number of units dispersed throughout the town - to offset potential stigma associated with a localized “shelter”.

It must be stated that while the importance of responding to individuals’ and families’ need for appropriate and affordable housing is well recognized, sometimes there is a need to provide temporary emergency/transitional housing while longer-term options are enabled. Further, when contemplating this housing, it will be important to ensure a continuum of responsive wrap

¹⁸ Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research. Effective Service Models for Rural Homelessness. Available from <http://aspe.hhs.gov/hsp/homelessness/symposium07/robertson/>.

around supports and services are available to address the unique needs of these populations and facilitate their move, in a timely manner, to appropriate, permanent and, as required, supportive housing.

Partnerships

One of the greatest assets in rural communities is the ability - or necessity - to collaborate in the provision of housing and services due to limited resources. In fact, “the need to provide services to clients with complex needs drives the organization to create interconnections to a set of other service providers” (Goodfellow, 1999). This decreases cost, increases community building, and reduces duplication in service delivery. Rural citizens are more likely to have lifelong relationships with their service providers and other members of the community, creating strong community bonds, trust in service providers, and the desire to help one another (Burt, 1996).¹⁹

Strategic partnerships with community-based and government housing and/or service providers is critical for developing housing and support models in both urban and rural areas of the province. Such partnerships enable informed decision making on the design and implementation of responsive housing and support models founded on established and proven practices; access to a continuum of wrap around supports and services; and collaboration designed to ensure individuals and families are moving along a path to self-sufficiency.

Many and diverse partners are seen to be available (to some extent) to those undertaking the creation of rural housing models and/or providing related support services to individuals and families at risk of/experiencing homelessness. These include:

- NL Housing
- HRLE/Health and Community Services
- Justice/Corrections
- Municipal governments
- Regional Health Authorities (in particular Mental Health and Addictions)
- Faith groups
- Community based service providers who support the various target/client groups (e.g. Women’s Centres; Family Resource Centres; community centres; youth groups; and seniors’ organizations)
- Rural Secretariat
- RCMP
- NLHHN

¹⁹ Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research.

Any strategy for addressing rural homelessness must consider the potential vehicles for program delivery in the areas under consideration. Traditional government institutions, particularly those based in the urban centre, are less likely to be successful than locally based not-for-profit agencies, such as local service centers and churches which have already established some level of trust in the rural community.²⁰ This once again highlights the critical nature of partnerships with local agencies.

5.1 Examples of existing housing models/programs

As noted above, services have to be tailored to the population in question and respond to local realities in terms of capacity. In designing a model for a specific region, it will be important to review existing housing models and models of service delivery to learn from their experiences and identify transferable practices - recognizing that many models are urban in nature. Of note, in seeking a model, it would be prudent to identify whether an evaluation of its requisite programs and services has been done, as this would further identify proven and effective practices and assist in determining the model's relevance to a particular region, population and housing /support initiative.

For ease of reference, a number of examples of different housing models/support programs are presented below.

5.1.1 *Housing First*²¹

Housing First is an approach that centres on providing homeless people with housing quickly and then providing services as needed. It is used for both homeless families and individuals and for people who are chronically homeless.

Program models vary depending on the client population, availability of affordable rental housing and/or housing subsidies and services that can be provided. Housing First programs often reflect the needs and preferences of each community, further contributing to the diversity of models.

²⁰ Understanding Homelessness and Housing Stability in Waterloo Region's Rural Areas. Pg. 12. Available from <http://socialservices.regionofwaterloo.ca/en/communityProgramsSupports/resources/UnderstandingHomelessnessRural.pdf>.

²¹ This information is taken from the report "What is Housing First?" (National Alliance to End Homelessness 2006), which is available from www.homelesshub.ca/Resource/Frame.aspx?url=http%3a%2f%2fwww.endhomelessness.org%2fcontent%2farticle%2fdetail%2f1425&id=37571&title=What+is+Housing+First%3f&owner=47.

What differentiates a Housing First approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. Housing First programs share critical elements:

- There is a focus on helping individuals and families access and sustain rental housing as quickly as possible and the housing is not time-limited.
- A variety of services are delivered primarily following a housing placement to promote housing stability and individual well-being. Such services are time-limited or long-term depending upon individual need.
- Housing is not contingent on compliance with services – instead, participants must comply with a standard lease agreement and are provided with the services and supports necessary to help them do so successfully.

While there are a wide variety of program models, Housing First programs all typically include:

- Assessment-based targeting of Housing First services

Individuals and families receive an in-depth, upfront assessment before being referred to or receiving services from a Housing First provider. This allows providers to ascertain whether the community's Housing First approach is feasible given the providers' capacity to provide housing assistance and services tailored to their clients' needs. *The level of assistance programs are able to provide most often shapes who is targeted for Housing First services.*

- Assistance locating rental housing, relationship development with private market landlords, and lease negotiation

Housing First programs all typically invest time and resources in helping homeless individuals and families overcome barriers to accessing permanent housing. This includes reaching out to landlord organizations, housing management companies, public housing authorities, civic organizations and congregations. Developing strong relationships helps improve Housing First providers' capacity to relocate individuals and families into permanent housing arrangements.

As noted above, Housing First providers focus on helping individuals and families move into permanent housing *as quickly as possible*, based on the premise that social service needs can best be addressed after they move in to their new home.

- Housing assistance – ranging from security deposit and one month’s rent to provision of a long-term housing subsidy.
- A housing placement that is not time-limited.
- Case management to coordinate services (time-limited or long-term) that follow a housing placement.

Housing First programs offer services with varying levels of intensity following a housing placement to ensure successful tenancy and promote the economic and social well-being of individuals and families. These services are typically offered for only as long as they are needed. In many instances, services are transitional to help stabilize the individual or family in housing.

A focus of the transitional supports is to help the individual or family develop a support network that includes other local or community mainstream resources and/or social service agencies that can be responsive and attentive to the individual’s or family’s long term goals and any subsequent crisis. In other cases, on-going, intensive supports will be needed to ensure that the individual or family will be able to remain stably housed. The capacity of programs to provide supportive services following a housing placement is largely determined by, and determines, who is targeted for Housing First services.

By providing housing assistance, case management and supportive services responsive to individual or family needs (time-limited or long-term) after an individual or family is housed, communities can significantly reduce the time people experience homelessness and prevent further episodes of homelessness. A central tenet of the Housing First approach is that social services to enhance individual and family well-being can be more effective when people are in their own home.

5.1.2 Stella Burry Community Services²²

Stella Burry Community Services works from a Housing First approach. Rather than moving individuals through different "levels" of housing, known as the Continuum of Care, whereby each level moves them closer to "independent housing", a Housing First approach moves the individual directly into his/her own apartment and then focuses on providing the wraparound services.

While Housing First is a fairly new approach to housing in this province, Stella Burry began using Housing First approximately eight years ago in its Community Support Program. Individuals were placed directly into housing and the necessary supports were then built around identified needs.

This model of housing succeeds because it has few barriers to access and support services are flexible and tailored to meet the needs of the individual. Support staff work with the tenant to help them keep their housing by supporting them to address their mental health illness, substance abuse, physical health and daily life skills. The relationship between the tenant and the staff is one of mutual respect and one that is based on trust. The appeal of the housing first model is based on the premise that in order to address one's life challenges, no matter how big or small they may be, individuals must have a safe home base from which to start.

Stella Burry Community Services has experienced great success in moving individuals from the Waterford Hospital directly into housing with wraparound services being provided. These individuals have long histories of institutionalization and significant complex mental health problems. With the right supports in place, Stella Burry has demonstrated that individuals can live independently in the community and can be contributing members of our society.

Housing First Strategy:

- Individuals do not have to prove they are worthy of housing.
- Housing First is solution oriented and ensures the right combination of support services for individuals who have complex mental health issues.
- There is no longer a requirement that the most vulnerable comply with externally imposed norms and meet compliancy tests before they qualify for housing.
- Individuals require support services wherever they are: stable housing is where recovery can best take place versus on the streets, in shelters and cycling through the system

²² Further information on Stella Burry Community Services and its range of programs and services is available from www.stellaburry.ca/.

5.1.3 Supportive Housing Program (Choices for Youth)²³

Supportive Housing (SH) is an outreach-based voluntary program that, as its core focus, supports young people between the ages of 16 and 21²⁴ in their efforts to find and maintain affordable housing through the private rental market. SH participants struggle with a range of complexities such as issues of mental health, addiction, eating disorders and limited education. Clients also may be experiencing problems at home such as abuse, legal issues and/or violence, causing them to leave and thus necessitating their need for housing. The majority of young people in the SH program are coming from/aging out of the in care, child protection system.

The SH program recognizes the range of barriers that clients face and therefore supports are flexible and customized to individual needs. The range of supports provided to young people includes, for example, financial support (e.g. rent and groceries), and help addressing a continuum of barriers so that they are better able to maintain stable housing.

SH staffs one Coordinator and three Community Youth Workers (CYWs).

The SH Coordinator receives and reviews referrals to the program, all of which come from Child Youth and Family Services (CYFS), as young people first have to be assessed by CYFS for their eligibility for a Youth Services Agreement. Once a young person is accepted into SH, staff will meet with him/her, provide him/her an overview of SH and complete an assessment which includes an identification of the young person's individual needs. The young person will then be assigned to a CYW based on his/her goals and barriers and what is deemed the "best fit" for the young person.

SH staff support young people through a case management model and CYWs have a caseload of up to a maximum of 15 young people to a program maximum of 45. While each CYW is directly linked to a number of the program participants, the caseloads are rotated three times a year giving each participant an opportunity to work with all staff and vice versa. On an ongoing basis, however, the CYWs can support any one of the young people should, for example, a crisis/emergency arise and/or if the staff to which the young person is directly aligned is off-site or addressing a crisis with another program participant.

Under the current program structure, staff are available to young people Monday to Friday during regular working hours. If an emergency arises outside these hours, the young people can access Choices emergency Shelter for Young Men and will be able to access Outreach and

²³ Information on Choices and its array of programs is available from www.choicesforyouth.ca/outreach.html.

²⁴ The length of program attachment is dependent on several criteria as determined by Child Youth and Family Services (CYFS).

Engagement staff once they introduce their extended hours. To this point, however, young people have been able to access support via the afterhours Outreach phone. Depending on the nature of a young person's situation and the type of support required, Outreach and Shelter staff also can consult with the SH Coordinator or designate.

5.1.4 The Shanawdithit Shelter (St. John's Native Friendship Centre)

The Shanawdithit Shelter opened in 2004 in St. John's to address a two-fold need. It was designed to meet the temporary shelter needs of Aboriginal people coming to St. John's to avail of better health and education facilities and to provide accommodations to those who find themselves temporarily without housing.

The Shelter is open 24/7. There are 10 rooms with a total capacity for 30 people. It is open to all people regardless of heritage or the issue they are facing. There is no limit to how long people can stay.

Services available at the Shelter include meals; ground transportation; information on available permanent housing; employment counselling; access to computers, phone, fax, and the Internet; laundry; crisis intervention and counselling; a youth group; patient navigator services for Aboriginal clients; as well as cultural activities and events.

The Shelter presently employs 15 people. There is one person on duty at night supported by a number of closed circuit cameras.

5.1.5 Mainstay Housing²⁵ (Toronto)

Mainstay Housing is a non-profit agency which provides housing for mental health consumer-survivors. Mainstay rents are geared to income and are subsidized by the government. For those capable of independent living, they offer 867 units in a variety of housing options with some degree of support. Mainstay Housing is the single largest non-profit provider of supportive housing in Ontario with 40+ residential locations across Toronto.

Mainstay is a tenant centered organization. The 15 person Board of Directors is comprised of tenants (1/3) and community representatives.

²⁵ This information was taken from Mainstay's website, which is available from <http://mainstayhousing.ca/about/overview.htm>.

To be eligible for services, a person must be living with mental illness and must meet the following Government-set requirements: the person must

- be a Canadian citizen, have landed status or be a refugee claimant;
- not owe rent to any other non-profit housing authority;
- not own a house, or if they do, agree to sell it within 6 months of moving into Mainstay Housing;
- be able to live on their own or with support from family, friends or other social agencies.

Mainstay only accepts applications from agencies with whom they have a formal agreement. The Support Service Agreement sets out roles and responsibilities of both Mainstay and the partner agency in the provision of support to tenants. Each agency has its own eligibility requirements for its services.

Applicants to the housing meet with Mainstay's Housing Access Coordinator, who ensures they meet eligibility criteria and provides a smooth transition for them through the application and interview process. Education about the rights and responsibilities of being a tenant begin here, as does the support relationship between the tenant, their clinical case management/support agency and Mainstay's Supportive Housing Workers.

While all Mainstay Housing tenants must be capable of independent living, some supports are provided through their Supportive Housing Worker program. These workers play multiple roles: they are both agents of the landlord - helping tenants meet their responsibilities and maintain their housing, and they provide support - meeting with tenants individually and in community meetings.

There is approximately one housing staff person for every 70 Mainstay households. They are available to help tenants through the events of day-to-day life – e.g., putting the tenant in touch with community services such as food banks or home maker services. They are often available to talk about personal problems or concerns in the buildings. They conduct the neighborhood meetings that help each building run more smoothly.

The following provides a list of what Mainstay's support program can and cannot do for tenants:

A Mainstay Housing Worker Can:	A Mainstay Housing Worker Cannot:
<ul style="list-style-type: none"> • Talk to you and provide some supportive counselling to help you figure out what longer term support you need; • Refer you to a support service; • Tell you about the services in your neighborhood; • Talk to you about the support you need to live independently and help you contact the right people; • Help you find someone to help you budget your money; • Help you figure out how to talk to your neighbor or mediate a discussion between you and a neighbour if you are having a conflict; • Sympathize around your concerns and frustrations; • Help you identify problems and problem-solve with you. 	<ul style="list-style-type: none"> • Be your counselor or full time support person; • Contact these services for you without your participation; • Clean your apartment or do your shopping for you; • Tell you personal information about your neighbors or tell your neighbors personal information about you; • Agree with you when you call another tenant names; • Solve problems without your help.

5.1.6 YWCA Yellowknife²⁶

•Alison McAteer House

The YWCA operates the only family violence shelter in Yellowknife. It is a protected and anonymous place for women fleeing violence to stay while they receive support to make decisions about keeping themselves and their children safe. It is available 24 hours a day, seven days a week. The shelter has six bedrooms with a capacity of 12 beds. Women and children stay for four weeks, on average, but can stay longer.

While most of the House's clients are from the Yellowknife region, they also help women and children fleeing violence from throughout the Northwest Territories and Nunavut. The House

²⁶ This information was taken from YWCA Yellowknife's website available from www.ywcanwt.ca/index.html.

does not provide travel to Yellowknife. Alison McAteer House is not a shelter for homeless women.

•*Transitional and Emergency Housing Programs*

YWCA Yellowknife has been providing transitional and emergency housing at its Rockhill apartment complex since 1997.

Transitional Housing

The Y's 39-suite building provides temporary housing for up to 12 months. Support staff help clients work on issues that destabilize them.

Rent: Tenants pay rent - \$1150 per month for a one-bedroom suite; \$1350 per month for a two-bedroom suite. Some clients have their rent subsidized by income support, while others are working and yet have trouble making ends meet. Suites are at least partially furnished with donations from the community. Tenants can take the furniture when they leave.

Eligibility: The tenants are diverse – e.g. single mothers with children, couples with children and single fathers with children. They may come originally from Yellowknife, any of the small communities in the Northwest Territories or from western Nunavut. They may be teenagers; they may be grandmothers. The housing staff meet with potential clients to discuss their eligibility to apply. In February 2010, they had a waiting list of 25 families.

Staff: Support staff help tenants every step of the way, as they move from dependence to building the capacity to become independent. They help tenants overcome barriers to developing good tenancy records. They help people work on the issues that have destabilized their housing in the past such as addictions and family violence. As well, they teach life skills, literacy, cooking and parenting.

Clothing exchange: They provide a clothing exchange which is open Wednesdays from 1 to 2:30 for tenants and anyone who is need.

Emergency Housing Program

The Y in Yellowknife also provides an emergency housing program. Five units are available for families who would otherwise be homeless. Tenants in these units do not pay rent, and they can stay for up to three months.

Staff provide support for families to address the issues that brought them into emergency housing. As well, staff help tenants build up a damage deposit or develop re-payment plans where rent is owed elsewhere. Some tenants require time in the Y's transitional housing program to better support their efforts at independence. Others move directly into public housing or private market housing.

● *Community Support Services*

The Y's Community Support Services program has been supporting adults with developmental disabilities and/or mental health concerns for more than two decades. Clients are accepted by referral from Yellowknife Health and Social Services.

Staff work with 24 adults in supportive living homes and an additional 14 adult clients receive outreach services. The level of support each client receives varies, based on the needs of the individual. Generally, the support includes assistance and training in basic living skills and community inclusion, emotional support and some level of supervision. Staff also assist clients in decision making and problem solving.

Social behaviour skills are taught through a combination of role modeling and behaviour intervention strategies. Additionally, support staff act as advocates and liaisons with the medical community, income support and other service providers.

5.1.7 *Eva's Phoenix*²⁷

Eva's Phoenix is a transitional housing and training facility, which formally opened in June 2000. Prior to opening, Eva's Phoenix ran its first successful employment training program. This program was funded by Human Resources Development Canada (HRDC) and it supported 50 homeless and at-risk youth in life skills training and on-site employment on the Eva's Phoenix construction site, with its partners: Carpenters Local 27, Interior Systems Contractors Association Local 675, and the Painter's Union.

Eva's Phoenix provides housing for 50 youth, aged 16 to 24 years, for up to a full year. Since 2002 this has also allowed up to 160 youth each year, aged 16 to 29 years, to participate in its employment and pre-apprenticeship programs. Working with business, labour and community partners, Eva's Phoenix provides homeless and at-risk youth with the opportunities needed to develop life skills, build careers and live independently.

²⁷ The information on Eva's Phoenix was garnered from its website, which is available at www.evasinitiatives.com/e-phoenix.php#.Tpo89XLNkUo.

Those referred to the program should fit the following profile:

- Be ready and willing to engage in employment programs
- Have clear employment goals
- Be homeless or at risk of becoming homeless
- Need to develop the life skills necessary for independent living
- Can live cooperatively in a structured environment
- Will commit to the hard work involved in collaborative living and employment

Youth at Eva's Phoenix live in shared townhouse-style units with access to common areas. They develop skills to live independently through goal setting exercises, workshops and hands-on programs that are delivered in a supportive environment.

In combination with a Mentorship Program, youth are able to build stable support networks outside of the social service system. Peer Mentors and One-to-One Mentors provide a range of support to youth including running cooking classes, conducting leadership development activities and supporting the efforts of youth to successfully manage independent living.

Youth living at Eva's Phoenix must be involved in a training or employment program. While the youth learn work skills, Eva's Phoenix staff provides counselling, job placement assistance, housing search support, mentorship opportunities, follow-up support and a range of other services to help youth achieve and maintain self-sufficiency.

5.1.8 Eva's housing program Philosophy

One year is not a long time for someone who is young and hopeful. It is, however, a long time for homeless and at-risk youth to be able to live in a stable housing environment.

The youth who live at Eva's Phoenix come with a wealth of experience and skills, but the problem is that these are not always the skills and experiences that will help them live independently. At Eva's Phoenix, the housing goal for youth is to develop the skills they will need to live safely and independently.

By working closely with youth, individually and through groups and workshops, the housing team gives each youth the attention and resources that they might need to, for example, practice living collaboratively, saving money, budgeting, cooking, shopping, searching for housing, and understanding their rights as a tenant. However, that is not all that is needed. Through individual

counselling, the housing team supports youth as they learn how to resolve conflicts, recover from making mistakes, set personal short-term and long-term goals, manage relationships and much more.

The housing team at Eva's Phoenix also works with the youth in the shelter to help build a sense of community and responsibility to that community. They continue to nurture the sense of community even after they leave the shelter, by holding events and celebrations throughout the year to which former tenants are invited.

6.0 EFFECTIVE PRACTICES

In an effort to inform effective practices for a rural model of housing and service delivery, information in this regard was requested of existing shelter/housing providers across the country. The following is a compilation of information received from five providers in NL and five providers from other jurisdictions in Canada.

6.1 The framework

Have a clear vision for the housing/service

A vision describes the end state that an organization wishes to achieve – what it wants to see in the future. It is positive and yet realistic. An example in relation to provision of emergency shelter/transitional housing could be:

The vision for the [name of organization] is that individuals and families experiencing homelessness in [name of rural area] will be provided safe emergency shelter and have access to a range of supportive services which will allow for transition to stable housing.

While the process and outcomes of visioning may seem vague and superfluous, the long-term benefits are substantial, and include the following: visioning...

- Breaks you out of boundary thinking
- Provides continuity and avoids the stutter effect of planning in fits and starts
- Identifies direction and purpose
- Alerts stakeholders to needed change

- Promotes interest and commitment
- Promotes laser-like focus
- Encourages openness to unique and creative solutions
- Encourages and builds confidence
- Builds loyalty through involvement (ownership)
- Results in efficiency and productivity²⁸

Define your values and guiding principles

Values are the core of what an organization is and what it cherishes. Values are traits or qualities that are considered worthwhile; they represent an individual's/organization's highest priorities and deeply held driving forces and beliefs. Value statements provide a measuring device against which an organization evaluates all its actions and behaviors.²⁹

Some providers highlighted the importance of articulating core values and guiding principles to create a framework in which staff work, clients are serviced and relationships are built. Values and guiding principles enable a sense of cohesion: they create a baseline from which all stakeholders work and are at the core of decision making.

Examples of values and guiding principles include:

- *Respect*: We value and acknowledge the uniqueness of each person.
- *Integrity*: We value honesty, compassion, responsibility and behaviors that build trust.
- *Stewardship*: We value our human, financial and building resources and commit to taking responsibility for ethical and efficient use of those resources.
- *Excellence*: We value quality in work performance and programs and are committed to assuring best practices.³⁰
- *Self-identification of needs*: We value individuals' right to identify their own housing supports, understanding that people's needs differ and can change over time.

²⁸ Creating a vision. Available from www.communitysuccess.org/sites/default/files/u6/Creating_a_Vision.pdf.

²⁹ About.com Human Resources. Develop Your Values and Value Statements Within Your Strategic Framework. Available from http://humanresources.about.com/cs/strategicplanning1/a/strategicplan_3.htm.

³⁰ Homeless Assistance Leadership Organization, Inc. Available from <http://www.haloinc.org/>.

- *Choice:* We value people’s right to accept or reject housing options based on the provision of all relevant information regarding the ramifications of their decisions.
- *Personal Safety:* We value people’s personal safety and are committed to ensuring that proposed housing options afford personal safety for tenants.
- *Access to Disability-Related Supports:* We value inclusion and are committed to ensuring that disability related supports are available for all housing/services we provide. Examples would include wheelchair access, flashing fire alarms, colour co-ordination appropriate to individuals who have visual impairments, and acceptance of support animals.
- *The right to change one’s mind.* We value people’s right to change their mind and thus are committed to flexibility in our operations. Individuals will retain the right to take risks with their housing choices and they will not be subject to bias should they decide that their choices were not appropriate to their needs and therefore require alternate arrangements.³¹

It will be important for an organization to establish a clear and transparent process for addressing contravention of these values and principles.

Have clear goals and focus

Key questions in defining your goals would include:

- Are you trying to reduce homelessness?
- Are you focused on reducing the risk factors of homelessness?
- Are you going to create networks of support for people experiencing homelessness?
- Are you going to provide an emergency/crisis response?
- Are you going to provide safe and supportive housing for persons who are at risk of homelessness?
- Are you going to provide second stage housing?
- Are you going to offer education and training programs?

³¹ These are an excerpt from the St. John’s Community Advisory Committee on Homelessness’ Guiding Principles, which were developed in the early years of the Committee’s work. These principles frame all of its processes and decision-making.

A key consideration when defining goals is to be clear on and inform stakeholders about the limitations of your housing project/service (e.g. how long will clients stay in housing? What services will be provided by you?) This is not only important for planning but also for linking with other service providers to support the target population.

Governance

An organization should have a strong, cohesive, and committed Board of Directors/Steering or Advisory Committee to support management in bringing the housing project/service initiative to fruition. This body should include representation from service providers (government and community) who would be supporting the clients to be housed/served and, as feasible, representation from those who have experienced the issue which necessitates the housing or service (e.g. addiction, violence, mental illness). It is not recommended these be individuals who are currently accessing the housing/service under discussion, but those who have in the past availed of similar housing/services and now have reached a point of stability.

Build support for the initiative

Buy-in is required from a range of stakeholders including the community/ies in which the housing will be located/the services will be offered. Providers identified the importance of rallying local champions and bringing people on side as quickly as possible to avoid delays due to, for example, local opposition and/or NIMBY - “Not in My Backyard.”

Significant pre-planning will be necessary to ensure all relevant information is disseminated to stakeholders and, in particular, to residents in the community/ies where the service/housing will be located. Meetings should be held with government leaders (municipal and provincial) to gain their support and enlist their help in paving the way for the service/housing.

6.2 Administrative/management

Funding and budget

At the outset, any planned housing project/service initiative must be economically sound and sustainable. As detailed by some providers, stability is best facilitated through access to core or multiyear funding. These providers felt that applying for grants each year to sustain efforts can negatively impact long term planning. This process also can constrain relationship building and

partnerships with service providers who may be wary of investing their time and energy in a project/an initiative whose sustainability from year to year is tenuous.

Maintenance costs

If an organization is going to build and/or maintain housing, it is critical that the budget includes maintenance costs. One provider noted that, as a development matures, consideration should be given to implementing a social enterprise (e.g. training maintenance workers; Train for Trades³² program) to offset maintenance costs. Additionally, depending on the housing model and the tenants therein, some minor maintenance work could be undertaken by tenants.

Consider a live in caretaker

If supportive housing is the goal and there are to be multiple units in a housing development, consider having a live in caretaker. This individual would live in one of the units and be responsible for basic maintenance and reporting crisis or emergencies. As described by one provider, this person is not necessarily going to be the one to mitigate or address emergencies that arise, but would have a protocol to follow for reporting to the appropriate responders. This live in caretaker could be compensated through, for example, a reduction in rent and/or a monthly stipend.

Staff

Sufficient funding is required to hire skilled and qualified staff who are fairly compensated for the challenging work they will do. The reality, as noted by some providers, is that staff turnover can be high for workers on the front lines in the homelessness sector. As stated by one, “*You really don't want to make it harder for your staff to stay.*”

Creating a team environment is considered critical for effective operations and supporting staff. Regular staff/team meetings are important for joint planning and decision making; addressing persistent issues and, as required, for debriefing in relation to frustrations and ongoing challenges; and for identification of effective practices. As stated by one provider, staff will need significant support and leadership because of the demanding nature of their work.

³² The primary goal for Train for Trades is to navigate youth through the transition from a dependency on income support and other systems to viable, sustainable, long-term employment by reducing barriers and increasing employability skills. Information on this program is available from www.choicesforyouth.ca/trainfortrades.html.

One integral staff support highlighted by some providers was double staffing during evening/overnight hours in shelter operations. Having a second staff person is felt to significantly reduce risk to staff and residents in the event of an emergency or critical incident.

Staff also should develop individual work plans in concert with management, which will form the basis of annual performance reviews. These work plans should include a plan for professional development to ensure staff are continually acquiring/upgrading their requisite skills, to enable effective implementation of their duties.

6.3 Supporting clients

Relationship building

Relationship building is cited as a foundational element in working with clients. This requires a non-judgmental approach in which people are afforded respect and acceptance; and in which the values identified above are enacted. Staff are held to a high standard of service provision where respect of each individual frames their work. They understand that their clients really only have one core thing in common: they live in difficult circumstances and might face complex challenges, but are like every other person in that they too have a vision for their lives.

Comments from providers included:

Across the board I would say that relationship building with the people who use our services is one of the most important things we do. That is what helps people feel comfortable in using our services. It helps build trust and can be effective in helping a person move forward with their lives.

[We have] one on one check in time with staff and a young person every week. This can be anywhere...somewhere fun or relaxing to encourage relationship building. In our experience, most times, if the young people respect and like the staff person working with them, and they feel respected and liked by the staff, we are more likely to get cooperation from them...or at least, it gives us a place to start!

We do not expect thanks for what we do or apologize when someone is having a bad day. Everyone is deserving of a safe place to live, support and access to services.

The only thing they have in common is they are living in precarious situations. No one is the sum of their problems... [We are] helping people to have a dream...It is not just about their problems.

Adaptability and flexibility

Adaptability and flexibility are paramount, as oftentimes staff have to be very creative in responding to needs, which vary depending on the population with whom they are working. For example, working with young people necessitates different approaches than working with adults. As stated by one provider, as the housing/service evolves, staff should be fine tuning their practices and approaches to best fit their target population.

An integrated approach

An integrated approach to service provision is considered critical for supporting clients. This includes not only supporting housing needs (whatever that might be on the continuum from emergency to affordable options), but also providing clients with basic necessities of daily living (e.g. food, toiletries, clothing), as well as all relevant information regarding options and opportunities (e.g. education, training and employment.) for example, providers cited assisting clients in accessing childcare and related benefits, health providers, transportation, housing and start up items (e.g. bed, dresser, washer), education and/or training programs and other identified core services. As described by one provider,

From a service delivery perspective, I think that the most critical piece for us was to be as all encompassing as possible. Many shelters offer a spot where you can stay for the night, but little supports throughout the day, i.e. you need to be off site. We recognized in the development stage that we needed a 24/7 program with as many needs being met as possible on site. This includes basic necessities such as food, clothing, etc., but also health care (e.g. we have a mental health and primary health care nurse) and other core services.

Also, as previously referenced, the provision of emergency housing/shelter is a first step – not the final step. As stated by a shelter provider for young people,

The other critical component is having the capacity to refer youth to other more appropriate services. For many youth, the shelter could easily become an "affordable housing" option. There is just so little out there. We have been very adamant to ensure that the shelter does not become a stand alone piece, but instead is the first stop for youth into their journey towards independence. This means we have other housing (supportive and supported) that we can offer a youth as they transition out of the shelter.

Community building in longer term supportive housing

In terms of longer term supportive housing, the literature speaks to community building³³ among tenants - actively facilitating interaction among tenants and staff through informal gatherings, as well as other more organized structures, in order to create a safe, supportive and empowering environment. Approaches could include involving tenants in decision making and promoting positive norms of behavior within the housing residence. Developing community outside of the site includes making tenants aware of the various opportunities in the area to become part of the community and then supporting those efforts.

Cautions must be exercised however, as being part of a community means sharing some part of oneself (e.g. one's time, experience). For some, this may seem like an invasion of privacy. People who have been institutionalized may need to be educated about the benefits and skills needed to participate in a community. Again, for some, this may be a foreign concept or they may lack the confidence or interpersonal skills needed to participate in a community building process. Some may fear disappointment, having participated in ineffectual groups in the past, and/or rejection should their ideas be dismissed.

Another caution raised by a local provider was in relation to determining who will share space. It is important to think about the circumstances and realities of those who will avail of supportive housing if it is going to be longer term and multi unit. While some feel that housing numerous people with similar backgrounds can result in establishment of peer support networks, one must remember that this can be very demanding of those involved.

One provider who supports young people in sharing and maintaining housing stated that they have found it helpful to have someone regularly monitor the housing to ensure stability. This works best when there is a primary person who is connected to and has a relationship with all residents who live in the house. Additionally, the staff

- clearly outline house rules and have the young people sign a contract before they move in
- do bi-weekly room checks as part of the contract
- hold weekly house meetings to discuss any ongoing problems
- are in daily contact with the young people and are a physical presence in the houses
- conduct unscheduled visits to the houses
- spend time at the houses during evening/night time hours

³³ This information on community building was garnered from the Centre for Urban Community Services' curriculum resource – Community Building in and Around Supportive Residences, which is available from www.hudhre.info/documents/SHPCCommunityBuilding.pdf.

Working with external providers and community partners

There must be a specific and consistent focus on maintaining good relations and regular communication with relevant service providers and community partners in the region where the service/housing is provided. This could be accomplished through, for example, regular meetings, and/or participation on client committees. A key focus should be on partnering with collateral agencies to enable for example, sharing of resources and ideas, collaboratively providing support to clients and “backing each other up.”

The housing/service provided should not be a duplication of existing efforts. Rather it should be focused on filling gaps and, as required for clients, availing of existing supports. To that end, it is imperative that staff and management of the housing/service be aware of and stay current on available programs and services in their region and provincially. This will improve complementarity of services and as well, appropriate referrals. Of note, staff should be the liaison between the individual accessing service and external providers, as requested and required.

Evaluation

An organization should conduct periodic evaluations of the housing/service it institutes to ensure it remains responsive to the needs of the target population. On an ongoing basis, consideration should be given to holding focus groups with current/past participants and/or exit interviews with those leaving housing/the service to identify any modifications required to address gaps in service/ineffective practices.

7.0 SHOULD YOU BECOME A NON-PROFIT AND/OR A REGISTERED CHARITY?

7.1 Non-profit organizations

A non-profit organization is an association, club, or society that is operated exclusively for social welfare, civic improvement, pleasure, recreation, or any other purpose except profit. It is not a charity. No part of the organization's income can be payable to or available for the personal

benefit of any proprietor, member, or shareholder, unless the recipient is a club, society, or association whose primary purpose and function is to promote amateur athletics in Canada.³⁴

The non-profit sector is one of the fastest growing sectors in North America right now, and with almost 150,000 registered charities and non-profits currently operating in Canada, it shows no signs of slowing down. As more and more organizations are added to the mix, groups must become increasingly creative in the planning and carrying out of their mission.³⁵ Keeping this in mind, there are numerous considerations when contemplating starting a non-profit including, for example:³⁶

- Do you have an original idea for your non-profit?

With so many non-profits already in existence, it is likely that there is one, or even a few, that have already claimed your idea. Do your research and locate other non-profit organizations that are similar to the one you propose. If there are organizations out there that have the same mission and they do a good job, it is going to be very difficult for you to attract donors, foundation grants, or any other support. You may be passionate about your cause, but the non-profit "market" will not bear much redundancy.

- Is a new non-profit necessary?

Perform a needs assessment to make sure that your organization is really needed. Here are some questions to ask during the needs assessment:

- Is there another non-profit that is providing or may provide the program or service you are considering?
- Who is your audience? And, what is its demographic profile? Are they low income? Single mothers? Kids with AIDS? Are they senior citizens? Where do they live? How do they get around (e.g. public transport)? How many people are there who need your service?
- What are this group's needs and desires? Conduct a survey of a sample group to find out what they are thinking. You may think they need one thing but they may actually need and want something else.

³⁴ Canada Revenue Agency. Charities Glossary. Available from www.cra-arc.gc.ca/chrts-gvng/chrts/glossry-eng.html#nonproforg/.

³⁵ Charity Village.com. Starting a Non-profit or Charity. Initial Questions. Available from www.charityvillage.com/cv/guides/guide4.asp.

³⁶ About.com. Nonprofit Charitable Orgs. Available from http://nonprofit.about.com/od/gettingstarted/ss/Ask-Yourself-These-Questions-Before-You-Start-A-Nonprofit_2.htm.

- Do you have the skills to start a non-profit?

Running any organization requires good management and administrative skills, and a non-profit is no exception. You might be driven by your passion for a cause, but that will be no substitute for skill and experience. You can augment your own skill set by bringing together supporters who have the experience and skills you may lack. Those early supporters could become your board members or your first staff members.

- Do you have a clearly stated mission?

Your new organization must have a clear and easily understood mission statement. Too often founders of non-profits have a vague mission such as "help humanity." A great and truly usable mission statement needs to answer these questions:

- Why? What is the purpose? What change will happen?
- What? What are the services that will be provided?
- Who? Who will be helped? Who will receive the services?
- Who? Who will do the helping/provide the services?
- Where? What will the geographic service area be?
- How? How will the services be delivered? What methods will be used?

- Have you thought about forming a partnership with an already existing non-profit?

If you've done your research, you already know there may be other non-profit organizations that are working on your social issue in your area. Now ask yourself: are any of those organizations adequately addressing that issue? Is the need really going unmet? Be honest in this assessment. Don't reject the efforts of other just because they might not be addressing that cause in the same way that you would, or because they are doing it in a slightly different way.

Confront the possibility that that it might be better to join forces with another group. Maybe you could serve your cause better by becoming a staff member, a Board member, a volunteer, or a donor to another organization. You could even bring your proposed project to the attention of that organization to see if yours can be incorporated into its activities.

If you do decide that you have to start your own non-profit, are you sure that you can make a compelling case to grant makers and donors to fund your organization and divert funding away from existing organizations servicing the same or similar purposes? It is a tough competitive environment when it comes to charitable funding. Is it really better to start a new non-profit, or would it be better to help channel those funds to an established organization?

If you have done your research and are convinced that your idea needs to find its life in a new non-profit, go ahead. But, make sure you are prepared for the tough road ahead, have the energy for the first steps, and the passion to get you over the hard spots.

7.2 Registered charities

Registered charities are often referred to as non-profit organizations. However, while both types of organizations operate on a non-profit basis, they are defined differently under the *Income Tax Act*. These differences are presented below.³⁷

Topics	Registered charity	NPO
Purposes	<ul style="list-style-type: none"> must be established and operate exclusively for charitable purposes 	<ul style="list-style-type: none"> can operate for social welfare, civic improvement, pleasure, sport, recreation, or any other purpose except profit cannot operate exclusively for charitable purposes
Registration	<ul style="list-style-type: none"> must apply to the Canada Revenue Agency (CRA) and be approved for registration as a charity 	<ul style="list-style-type: none"> no registration process for income tax purposes
Charitable registration number	<ul style="list-style-type: none"> is issued a charitable registration number upon approval by the CRA 	<ul style="list-style-type: none"> is not issued a charitable registration number
Tax receipts	<ul style="list-style-type: none"> can issue official donation receipts for income tax purposes 	<ul style="list-style-type: none"> cannot issue official donation receipts for income tax purposes
Spending requirement (disbursement quota)	<ul style="list-style-type: none"> must spend a minimum amount on its own charitable activities or as gifts to qualified donees³⁸ 	<ul style="list-style-type: none"> not applicable

³⁷ Canada Revenue Agency. Charities Glossary. Available from www.cra-arc.gc.ca/chrts-gvng/chrts/glssry-eng.html#nonproforg.

³⁸ Qualified donees are organizations that can, under the *Income Tax Act*, issue official tax receipts for gifts that individuals or corporations make to them. Further information is available from CRA's Charities Glossary available from <http://www.cra-arc.gc.ca/chrts-gvng/chrts/glssry-eng.html#qualdonee>.

Topics	Registered charity	NPO
Designation	<ul style="list-style-type: none"> is designated by the CRA as a charitable organization, a public foundation, or a private foundation 	<ul style="list-style-type: none"> does not receive a designation
Returns	<ul style="list-style-type: none"> must file an annual information return (Form T3010) within six months of its fiscal period end 	<ul style="list-style-type: none"> may have to file a T2 return (if incorporated), and/or an information return (Form T1044) within six months of its fiscal period end
Personal benefits to members	<ul style="list-style-type: none"> cannot use its income to personally benefit its members 	<ul style="list-style-type: none"> cannot use its income to personally benefit its members
Tax exempt status	<ul style="list-style-type: none"> is exempt from paying income tax 	<ul style="list-style-type: none"> is generally exempt from paying income tax may be taxable on property income or on capital gains

7.2.1 *Basic guidelines for maintaining charitable registration*³⁹

The decision to apply for registration as a charity is an important one. After a charity is registered, it will have many obligations to meet each year, including the following:

Engage only in allowable activities

A registered charity is allowed to carry out its charitable purposes both inside and outside Canada in only two ways: by carrying on its own charitable activities, and by gifting to qualified donees. A registered charity **must** maintain direction and control over its activities (whether carried out by the charity, or by an agent or contractor on its behalf) and **must not** engage in prohibited political activities or unrelated business activities.

³⁹Canada Revenue Agency. Basic Guidelines – Checklist. Available from <http://www.cra-arc.gc.ca/chrts-gvng/chrts/chcklsts/bscgdlns-eng.html>.

Keep adequate books and records

A registered charity **must** keep adequate books and records for the prescribed time period, in either English or French, at an address in Canada that is on file with the CRA.

Issue complete and accurate donation receipts

A registered charity may only issue official receipts for donations that legally qualify as gifts. An official receipt **must** contain all the information specified in Regulation 3501 of the *Income Tax Act*.

Meet annual spending requirement (disbursement quota)

A registered charity **must** spend the minimum amount calculated for its disbursement quota each year on its own charitable activities, or on gifts to qualified donees (for example, other registered charities).

File annual T3010 information return

A registered charity **must** file an annual T3010 information return (together with financial statements and required attachments) no later than six months after the end of the charity's fiscal period.

Maintain the charity's status as a legal entity

A registered charity that is constituted federally, provincially, or territorially **must** meet other specific requirements (in addition to the requirements of CRA) in order to maintain its status as a legal entity. This may include annual filing and/or annual fees. A registered charity should check with the relevant authorities to verify these additional requirements.

Inform the Charities Directorate⁴⁰ of any changes to the charity's mode of operation or legal structure

A registered charity should get confirmation from the Charities Directorate before changing its stated objects and/or activities to make sure they qualify as charitable. A registered charity should inform the Directorate if it changes its name, telephone number, address, contact person or governing documents (constitution, letters patent, etc.) and must obtain prior approval from the Directorate before changing its fiscal period end.

⁴⁰ The Charities Directorate of the Canada Revenue Agency (CRA) registers qualifying organizations as charities, gives technical advice on operating a charity and handles audit and compliance activities. Further information is available from <http://saintjohn.cioc.ca/record/HDC0195>.

7.2.3 Making an informed decision⁴¹

A charity has obligations to the recipients of its charitable activities, to its volunteers, to its donors, and to the general public. There are also a number of legislative and regulatory obligations a charity must fulfill for the various levels of government (federal, provincial, and territorial).

If a charity changes its mind after registration and wants to wind up or dissolve, it must ask to have its registered status revoked. A revoked charity must give all its assets to another registered charity, or pay a revocation tax equivalent to the full value of its remaining assets.

Before you apply for registration as a charity, consider the following options:

- You and your members can volunteer with, or raise funds for, an established registered charity that is doing the same work that your organization wants to do.
- You and your members can contribute to a charitable fund of another registered charity with charitable activities you want to support.
- You and your members can become Board members of an existing registered charity that is carrying out similar charitable work.
- Your organization may qualify as a non-profit organization. The purposes and activities of non-profit organizations are not as restrictive as those of registered charities.

The main advantages of being a registered charity are:

- Registration allows a charity to issue official donation receipts for gifts it receives. These receipts can be used to reduce the income tax payable of an individual donor or the taxable income of a corporate donor.
- Once registered, a charity is exempt from paying income tax under Part I of the *Income Tax Act*.
- Registered charities are eligible to receive gifts from other registered charities, such as foundations.
- Registration provides increased credibility in the community, since registered charities must follow certain rules and guidelines in order to maintain their registration.
- Many goods and services provided by registered charities are exempt from goods and services tax/harmonized sales tax (GST/HST). Also, in many situations, registered charities can claim a partial rebate for the GST/HST they pay

⁴¹ Canada Revenue Agency. Make an informed Decision. Available from www.cra-arc.gc.ca/chrts-gvng/chrts/pplyng/rgstrtn/mnd-eng.html.

If you are still interested in applying for registration, take the following mini-quiz to see if registration is right for you.

- Is your organization resident in Canada?
- Is it important for your organization to be able to issue official donation receipts, and/or receive gifts (e.g., grants) from other registered charities?
- Does your organization have exclusively charitable purposes?
- Will your organization be able to recruit volunteers and staff members on an ongoing basis to carry out your charitable purposes and activities?
- Does your organization have the necessary skills and resources to meet all of the obligations of registration?
- Is your organization aware of the consequences of not continually meeting all of the obligations of registration as a charity?
- Does your organization have enough support and reach that will result in the necessary donations or funding to fulfill your charitable purposes and carry out your activities?
- Is your organization willing to give all its assets to another registered charity if, and when, your organization ends its operation?
- If you answered **yes** to all these questions, registration may be right for you.
- However, there are factors that will prevent an organization from being registered⁴² that you should be aware of before making a decision to apply for registration as a charity.

CRA - formerly Revenue Canada - is the government department responsible for granting organizations their charitable tax status. The process routinely takes six to 18 months.

8.0 Should an organization incorporate?

Note: This information was compiled from a number of websites, which are listed in Appendix “D”.

It is not essential for a non-profit corporation to incorporate and its decision to incorporate or not depends upon its activities, nature, and/or type of organization. Organizations which might want to incorporate as a non-profit organization include those that:

- manage a large budget or at least a regular flow of money
- have employees

⁴² For a list of these factors please go to www.cra-arc.gc.ca/chrts-gvng/chrts/pplyng/ftwp-eng.html.

- operate an office or a vehicle
- have been set up to exist over the long-term

The following information is intended to support organizational decision making in relation to incorporation.

8.1 Benefits of incorporation

8.1.1 Legal rights

Incorporating gives an organization legal status. As a legal entity, an *incorporated association* is recognized by the legal system as having rights and responsibilities. For example, an incorporated organization has the right to own property; obtain a bank loan; and enter into/sign a contract on behalf of the organization, rather than its individual members.

8.1.2 Protection From Personal Liability

The main reason for/benefit from incorporation is to protect Board members, volunteers and or employees involved with an organization from personal liability. They will not be forced to pay the organization's debts, be held responsible for other obligations such as contracts and will be protected from lawsuits against the organization, as long as they have carried out their duties in a responsible way. Creditors can go after only corporate assets, not the personal assets of the people who manage, work for, or volunteer for the organization.

Of note however, a person cannot use the corporation to shield illegal or irresponsible acts on his/her part. Also, directors have a fiduciary responsibility: if they do not perform their jobs in the non-profit's best interests, and the non-profit is harmed, they can be held liable.

8.1.3 Clarity in organizational structure

Forming a non-profit corporation is not simple but the documents required do force the group to be clear about its mission, think through its operating rules, and develop procedures for decision making. This is especially important for a non-profit whose Board members may come with diverse interests and viewpoints. Clear-cut delegation of authority and specific operating rules embodied in the articles of incorporation and the by-laws will make running the organization easier and less divisive.

8.1.4 Funding

Many funding sources, such as foundations and certain government departments, will only fund an organization if it is incorporated.

8.1.5 Organizational Perpetuity

A corporation is a legal entity separate from the individuals who manage it or organize it. It is this separate legal existence that affords the protection from liability, but it also means that the organization becomes immortal in a way. The non-profit corporation continues to exist beyond the lifetime or involvement of the people who began it or who have managed it. The fact that the organization continues in this way is attractive to donors who want to fund a cause over the long term.

8.1.6 Employee Benefits

Being a corporation opens the door for employee benefits such as group life insurance, health insurance and a pension plan, which may be limited or not available to workers in unincorporated organizations.

8.1.7 Recognition

Incorporation enhances the credibility of an organization by requiring some public accountability.

8.2 Disadvantages of incorporation

An unincorporated association is an agreement between individuals, and generally has no legal status.

It takes time and energy to apply for incorporation.

An organization could incur costs associated with hiring a lawyer to prepare incorporation papers and register.

Compliance with statutory and accounting requirements can place a burden on an organization, in terms of staffing, cost and time. For example, an organization must have a set of by-laws and

must file an annual return, which maintains the corporation's existence and verifies the information CRA has in their records is correct. The registry generates the annual return form and sends it to the mailing address listed on the company's profile.

8.3 The process of incorporation

The following details the process of incorporation, as outlined on the Community Sector Council's website - <http://communitysector.nl.ca/voluntary-sector-resources/starting-nonprofit-or-charity/how-incorporate-non-profit-organization>.

Step 1 - Get the information and forms

Applications for incorporation can be filed at the Companies and Deeds Online website from the Commercial Registrations Division of NL's Department of Government Services. Visit www.gs.gov.nl.ca/department/branches/divisions/cr.html. Staff are available at the Registry office to help an organization walk through the different steps of incorporation.

A copy of the Corporations Act⁴³ may also be helpful. Once incorporated, an organization must comply with the Act and its regulations. The Act can be purchased from the Queen's Printer (Ground Floor East Confederation Building (709) 729-3649) or can be viewed online at the above link. Part XXI (Sections 418 to 430) of the Act deals specifically with non-profit organizations.

Step 2 - Pick a Name

The name of an organization must be cleared with the Registry of Companies before its incorporation documents are sent to the Registry. A number of conditions apply to names before they are approved by the Registry. The name must:

- be distinct to avoid confusion with any other organization;
- clearly describe the purpose of the organization, for example, Environmental or Athletic;
- include either Corporation (Corp.) or Incorporated (Inc.) as the last word of the name.

How to Select a Corporation's Name⁴⁴

Every corporation must have an acceptable name at the time of their incorporation because the corporation will then exercise its rights and carry out its obligations under this name. All

⁴³ The Corporations Act may be viewed at www.assembly.nl.ca/legislation/sr/statutes/c36.htm.

⁴⁴ Corporation centre.ca. Incorporation. Available from www.corporationcentre.ca/docen/home/faq.asp?id=inc#q5.

corporate names must conform to various statutory requirements. The most common concern when trying to select a corporate name is that the corporate name cannot be identical to or lead to confusion with another corporation or business already using an identical or similar name.

A corporate name is generally made up of three parts:

- Distinctive element - the part that makes the corporation distinctive from other corporations, i.e. what makes them different. The more different or fanciful the name the better.
- Descriptive element - describes the main activities or type of business of the corporation.
- A legal ending - indicates that it is in fact a legal corporation and not just a business registration or partnership. You can choose from the following words: Incorporated, Limited and Corporation, or their respective abbreviations: Inc., Ltd. and Corp.

All corporations **MUST** have a distinctive element and a legal ending to their names. Below are examples of corporations' names:

Distinctive Element	Descriptive Element	Legal Ending
Smart Big and Tall Budget Tiger	Systems Clothing Catering Computers	Inc. Corp. Ltd. Inc.
Toronto Ontario Montreal	Perfumes Web Marketing Computer Depot	Incorporated Limited Corporation

To increase the chances of an organization's proposed name being accepted or not being in conflict with another organization, business or corporate name or trademark, it is recommended that it choose a name that both accurately describes what it is and is as specific and distinct as possible. If the proposed corporate name uses common or popular names, the chances of it being accepted are decreased dramatically. Furthermore, the organization may be prohibited from using a corporate name, which is either identical or deceptively similar to one that is already used by another corporation or competitor in its jurisdiction.

Step 3 - Write up your incorporation documents

Before completing the forms for incorporation, an organization will need to clearly define its structure and goals by writing them down in documents called:

- Articles of Incorporation, which are filed with the Registry,
- By-laws, which an organization keeps on record

Articles of Incorporation are filed with the Commercial Registrations Division (www.gs.gov.nl.ca/departement/branches/divisions/cr.html). All documents must be originally signed with signatures witnessed by an individual authorized to administer an oath, such as a lawyer. The information required for these Articles is:

- the name of the organization, as approved by the Registry;
- the address of the organization;
- the names and addresses of at least 3 directors, who are 19 years of age or more;
- a list of the purposes and activities of the organization. Some people would call this its mission statement or its goals and objectives.

By-laws clearly set out the fundamental principles and rules, not covered by the Corporations Act, by which the organization will be governed. These by-laws are required and must be kept on record, although they are not filed with the Registry. The by-laws may include:

- a statement on how the Board of directors was formed; when and how future directors will be elected; an outline of the Board's powers and duties; and the process for setting up committees and their powers;
- a statement that defines who the members are: the qualifications, terms and conditions of their membership; their voting rights; and the process for termination of their membership;
- a statement that outlines how meetings will be carried out, for example: the notice to be given; the frequency; how decisions will be made; the required quorum for decision-making, and the requirements for proxy votes;
- a statement on the rules for preparing and submitting financial statements;
- a statement that outlines procedures for hiring employees;
- rules for borrowing money;
- rules to avoid conflict of interest within the organization;
- a wind-up clause specifying that if the organization disbands in the future, its asset will go to another non-profit organization; and
- the date the document becomes effective.

By-laws, and any amendments, must be approved by two-thirds of the members of the organization before they become effective.

Once incorporated, an organization must file an annual return with the Registry, stating its name, address and directors.

8.3.1 Considerations

- How Many People Are Needed to Incorporate a Non-Profit Corporation?

Typically legislation requires at least three directors. Nova Scotia and British Columbia require five individuals. Only physical persons can be directors; no corporation may be a director.

- Is a lawyer needed to incorporate?

Writing by-laws can be difficult for some organizations. Some hire a lawyer to help them through the process of incorporation. An organization may be able to find a lawyer who will volunteer services to help it become incorporated. If an organization cannot get legal counsel, an examination of the Articles of Incorporation and by-laws of other non-profit organizations may be helpful. Those documents can be adapted to meet the needs and goals of the organization that wishes to incorporate.

- What will it cost to incorporate?

A non-profit organization must pay a one-time fee of \$70 to become incorporated with the Registry.

- How long does it take?

Standard processing for applications for incorporation is approximately 30 days.

9.0 GOVERNANCE

In its simplest form, governance is about being entrusted with leadership by and for people you represent who are not seated at the table. Governance is about having a clear focus and identified goals and objectives; it is about defining policy and having a long term strategy and direction. Governance is about vision. Governance is not the same as management. What a Board does is govern – what staff does is manage.

A governance structure has some key and critical elements which are outlined below and could be included in a Board/Committee's *Terms of Reference* - which describe the purpose and structure of a collection of people who have agreed to work together to accomplish a shared goal. Terms of Reference set out a road map and are critical for ensuring good governance. They give a clear path for a Board's/Committee's progression, by stating what needs to be achieved, by whom and when.⁴⁵

Some of the examples provided for the following governance components are taken from BPHHC's governance structure, which was developed during their planning session held in February 2011.

9.1 Vision statement

As described earlier in section 6.1, a vision statement is a description of how an organization will or should operate at some point in the future - a state it wishes to achieve, and of how its clients are benefitting from the organization's products and services. A Board should develop a vision statement for its organization. Examples include:

- All individuals and families in NL will have access to safe, appropriate, accessible and affordable housing.
- A humane world where poverty is alleviated, communities are healthy and all people can develop their full potential.⁴⁶

9.2 Values

As described in section 6.1, values are the core of what an organization is and define a framework within which an organization works. Examples of values which should frame a Board's efforts include:

- Accountability
- Collaboration
- Confidentiality
- Forward thinking
- Honesty
- Inclusion/embracing diversity

⁴⁵ Wikipedia. Terms of Reference. Available from http://en.wikipedia.org/wiki/Terms_of_reference.

⁴⁶ Mercy Housing. Vision, Missions, Values. Available from www.mercyhousing.org/Page.aspx?pid=389.

- Integrity
- Professionalism
- Respect
- Welcoming and accepting

9.3 Mandate

A mandate is a statement of purpose. It describes an organization’s primary task and core work – the reason it exists. Examples include:

[Name of organization] will:

- advocate for those who are experiencing housing instability and homelessness
- connect individuals at risk of/experiencing homelessness with available supports
- raise awareness of housing and homelessness in [name of organization’s] region
- facilitate and support community partnerships to address housing instability and homelessness

9.3.1 Geographic Area

The Board must define the geographic region within which it will carry out its mandate. Examples include:

- [Name of organization] will serve the area encompassed by Economic Development Zone 17.
- [Name of organization] will serve the area encompassed by the Eastern Regional Health Authority.
- Our geographical reach extends from (name of community) to (name of community)

9.4 Board structure and composition

An organization must detail the minimum and maximum number of members its Board will have, the sector/group/organizations from which members will be drawn and how they will secure membership to the Board (e.g. appointment? election?). The organization must decide on the length of Board members’ terms of office and clearly detail their roles and responsibilities.

The organization must determine how many Executive positions the Board will have – e.g. Chair/Co-Chairs, Vice-Chair, Treasurer, Secretary and At-large member. As well it must decide how Board members are chosen to hold these positions (elected by the Board members? by the organization’s membership?) and the length of time (term of office) Board members can occupy these positions. Again, the Executives’ roles and responsibilities must be clearly delineated.

If there are to be Ex-Officio members, the organization must identify, for example, the role they will play (e.g. voting/non-voting), whether or not they can hold Executive positions and their term on the Board.

Additionally, there is a need to determine if there are going to be Standing Committees of the Board, their role, and a process for establishing ad-hoc committees (e.g. a nominating committee).

9.4.1 Board structure - examples from BPHHC

The Board of Directors shall consist of no more than 14 directors, who will be invited or appointed to represent communities and organizations in the region.

Members

VOTING	EX-OFFICIO
Seniors	NL Housing
Youth (CYN) (2)	Eastern Health
Person with a Disability	Education
Municipalities	HRLE
Priority Sector Seat (time allocated)	Service Canada
Ministerial Representative	Rural Secretariat
Grace Sparkes Representative	RCMP
Brighter Futures Representative	Justice System

VOTING	EX-OFFICIO
Smallwood Crescent Representative	Local landlord
TJ McDonald Representative	
B.P. Voice Against Violence Representative	

Board Executive:

- 2 Co-chairpersons
- Treasurer
- Secretary

Board members – term of office

- 2 years
- Maximum of 2 consecutive terms
- Can extend term if difficulty filling seat
- Sub-clause – initial start-up, stagger elections for half the Board every 2 years

Executive members - term of office

- Maximum 2 years out of 4 year Board membership
- Annual election for all positions

Sub-committees:

- Policy committee
- Community engagement and recruitment committee
- Executive committee
 - Board operations
 - Human resources
 - Finance

Roles/responsibilities

NLHHN Steering Committee Members:

- Participate in monthly NLHHN Steering committee meetings
- Be active on Network committees as required
- Be the point of contact for Network staff within your CAB

- Provide a monthly report of CAB activities (new funding, best practices, trends, etc.)
- Help inform Network activity as it relates to work plans, goals and objectives

Ex-Officio:

- A newly created position to be filled by a government partner/representative serving on a one year rotating basis
- Responsible for bringing the government perspective to Network meetings

9.5 Board operations

The organization must determine how it will fill vacancies/recruit new Board members; how often the Board/Executive will meet; and when it will hold its AGM (i.e. what time of year).

9.5.1 Board operations - examples from BPHHN

Board recruitment:

- Draft letter to each organization to appoint a person to represent their organization
- Seats will be elected
- Insert name of person on the letter that is already representing the Board until new Board is in place

Regular Board meetings:

- Regular Board meetings (6)
- Bi-monthly
- Regularly scheduled
- Emergency meeting if necessary
- Options: participate by conference call, webinar, phone, etc.

Executive meetings:

- 12 meetings per year
- Monthly
- At call of the Chair
- Staff present

The AGM will be held with elections every year.

9.6 Policies

The Board should create policies which speak to, for example, decision-making processes, a code of conduct, addressing harassment and conflict at the Board level, addressing absentee Board members and awarding tenders/contracts. Sample Board policies are available from www.community.net.nz/how-to-guides/governancemanagement/templates/sample+board+policies.htm

9.7 Strategic plans

The Board should have a strategic plan outlining goals/strategic directions and priorities, related objectives and activities, as well as time lines for completion. The strategic plan should be reviewed every year to assess progress. Further, on a regular basis (e.g. every three years) the strategic plan should be revisited with staff, Board and, as required stakeholders, to determine amendments/modifications based on for example changes in the environment in which the organization is operating, changes in clientele, and/or changes in funding levels.

10.0 Conclusion

The solutions to homelessness are both simple and complex – providing individuals and families a stable home and access to a continuum of supports and services; enabling supportive relationships and networks; and facilitating inclusion in the fabric of our communities.

For those working in rural (and urban) areas of the province, ending homelessness requires significant commitment and strong leadership. It requires attention to the unique needs of the target populations and to proven practices and approaches which can respond to these needs. It requires strategic and respectful partnerships and a focus on complementarity of services. It requires engaging those who are homeless and/or at risk of homelessness in discussions on how best to meet their needs.

The solutions to homelessness in our province will be identified and implemented by those who recognize that homelessness is contrary to our historic belief in the value of our people and in their inherent ability to contribute to the well being of their communities.

APPENDIX “A” – Documents which informed the project research

Animating Community Plans: Burin Peninsula Region. Final Report - 2010. Goss Gilroy Inc.

Canadian Housing Observer (2009) with a feature on Affordable Housing. CMHC. Available from www.cmhc-schl.gc.ca/odpub/pdf/66663.pdf.

Highlighting Rural Homelessness and Housing Issues: An Interview with Melissa Jameson. 2010. Canadian Social Housing Observer. Available from www.housingobserver.com/2010/02/highlighting-rural-homelessness-and.html.

Homelessness and Housing Stability in Waterloo Region's Rural Areas. 2007. Social Planning Policy and Program Administration – Regional Municipality of Waterloo. Available from <http://socialservices.regionofwaterloo.ca/en/communityProgramsSupports/resources/UnderstandingHomelessnessRural.pdf>.

Homeless Link rural homelessness project: Supporting homelessness agencies to deliver services in rural areas. 2007. Homeless Link. London, England. Available from <http://homeless.org.uk/sites/default/files/Homeless%20Link%20Rural%20Homeless%20Report.pdf>.

National Coalition for the Homeless: Rural Homelessness. 2009. Available from www.nationalhomeless.org/factsheets/rural.html.

Rural Homelessness. Projects by Students for Students. Oracle ThinkQuest. Available from <http://library.thinkquest.org/10374/html/rural.html?tqskip1=1&tqtime=1010>.

Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research. Available from <http://aspe.hhs.gov/hsp/homelessness/symposium07/robertson/>.

Understanding Freefall: The Challenge of the Rural Poor – Interim Report. 2006. Standing Senate Committee on Agriculture and Forestry. Available from www.parl.gc.ca/Content/SEN/Committee/391/agri/rep/repintdec06-e.pdf Understanding.

APPENDIX “B” – Key informant guides

Key informant guide – Marystown Burin informants

1. Tell me about your organization. Your role? Who you serve?
2. Do you address the needs of individuals who require emergency shelter?
 - a. Do you have individuals who could benefit from emergency shelter? How many? Who would these people be? What age group?
 - b. What are the most effective practices you used for people who require these supports?
 - c. Specifically, what supports do these clients need? (Other than emergency shelter). How many individuals do you serve on a monthly or yearly base? (Background: clients from this town, mental health issues, cause of homelessness; why they need these services).
3. From what you know, is there a priority population in this area requiring emergency shelter? Who? How many? What age group?
 - a. Are you aware of other client groups/populations that might require this service? (Clients that are not coming forward with their needs? Individuals you see from other organizations?)
4. Are there any programs or partnerships that would be useful in the implementation of this project.
5. Who do think could support this funding?
 - a. What do you see as challenges to this project? (Resources, funding, not my backyard...)
6. What do you see as the overall benefits of this project? (Ending homelessness, keeping individuals housed...)
 - a. Would you be interested on an advisory board should we find emergency shelter?

Interview with REACH regarding incorporation

1. Why did the Clarendville CAB become incorporated?
2. Did the CAB consider becoming a registered charity or a non –profit organization? If so, why or why not.
3. Is there a cost associated with becoming incorporated? Is there liability insurance needed with incorporation? How much? Where did the CAB secure monies for the insurance?
4. Can you tell me some pros and cons of being incorporated?
5. In your opinion, would you suggest other CABs become incorporated, a registered charity or a non-profit organization? Why or why not.

APPENDIX “C” – Report on BPHHC’s Strategic Planning Day

1.0 INTRODUCTION

This summary report is in completion of an agreement between the Burin Peninsula Housing and Homelessness Committee and Greg Dominaux, rural secretariat, to plan for, facilitate and provide a summary report on a half day Strategic Planning Session held on February 17, 2011 in Marystown. In particular, this report provides a vision for the Burin Peninsula Housing and Homelessness Committee board governance, and in so doing, share best practices with other Housing and Homelessness Committees' throughout the province.

The agenda for the strategic planning day is found in Appendix "A".

2.0 BACKGROUND

Under NHI, funding was allocated through a Regional Homelessness component designed to enable funding of proposals and projects in rural communities. This focus continues through HPS under its Outreach Communities funding component, which primarily targets smaller cities, rural or outlying areas, and the north. Outreach communities do not have to develop community plans, but their requests for funding must include proof of support from a wide range of community partners. This funding is expected to primarily support projects that fill specific gaps in the infrastructure of smaller cities and northern and rural areas to address homelessness. Outreach communities are encouraged to seek other partners including provincial and territorial governments and municipalities, but funding does not require a matching contribution from community partners. Newfoundland and Labrador's annual HPS (Outreach) allocation for the most recent funding period of 2009-2010 is approximately \$540,000 per year for a total of approximately \$1.1 M.

In the winter of 2007, the Happy Valley-Goose Bay Homelessness and Transitional Housing Working Group, supported by HPS and the St. John's Advisory Committee on Homelessness, undertook research on housing and homelessness issues. This resulted in the first Outreach community Plan and the creation of the Happy Valley/Goose Bay community Advisory Board on Homelessness. Soon after, a community Development Worker (CDW) was hired: funded initially under HPS, this position is now being cost shared by the provincial Department of Human Resource Labour and Employment (HRLE) and HPS.

It soon became apparent to the housing and homelessness sector in this province, as well as Service Canada, that the success of the CDW initiative in Happy Valley/Goose Bay, as well as St. John's (which has been staffed since 2002) could be replicated more broadly through implementation of a Housing Development Facilitator – to assist Outreach Communities to

develop housing-first strategies and partnerships to address homelessness. A proposal for such a position was submitted by Stella Burry Community Services to Service Canada. Under an agreement with Service Canada through an interchange agreement and using HPS Outreach funds, a federal government staff was secured for this position for the period of January 2008-December 31, 2010.

The outreach communities' development process

Early in 2008, homelessness and housing informational and educational sessions were presented by the new Housing Development Facilitator in Corner Brook, Grand Falls/Windsor, Clarenville, and Marystown. These sessions were well attended by a continuum of community and government stakeholders. Subsequent to these sessions, Community Advisory Boards/committees/Networks (hereafter referred to as CABs for ease of reference) were formed in each of these communities:

- Clarenville – Community Advisory Board (renamed the Regional Action Committee on Housing)
- Marystown – Community Plan Advisory Committee (renamed the Burin Peninsula Housing and Homelessness Committee)
- Grand Falls – Windsor- Central Housing and Homelessness Network
- Corner Brook – Community Plan Advisory Committee (renamed the Community Coalition on Housing and Homelessness)

In late fall of 2010 the Burin Peninsula Housing and Homelessness Committee secured monies from HPS to develop a “Governance Model” that is specific to the needs of rural CABs. This model will be developed for the Burin Peninsula Housing and Homelessness Committee, but could, ideally, be easily adapted by other CABs in the Province.

Each of these CABs has diverse community and government membership which could include, for example, representative of persons with disabilities, shelters for women who have experienced violence, single parents, seniors, Regional Health Authorities, RCMP, HRLE and the Rural Secretariat regions. Soon after forming, each of the CABs applied for and received HPS funding which was used to engage a consultant to prepare a community plan on housing and homelessness for their communities and surrounding areas.

The resulting community plans began to quantify the extent of homelessness in their regions, including the populations most at risk. The plans delineate factors that contribute to homelessness, barriers (e.g. lack of supports and services) which impede people’s access to adequate, affordable, accessible housing, and also begin to frame out the priority areas for action to address housing instability and homelessness in their regions. However, it was clear that an additional planning step was required in order to further refine the strategic directions delineated in these initial community plans. To that end, Marie White, GGI Inc., was contracted to do follow-up strategic planning sessions in each of the four Outreach communities. As noted in the background section of each of the resulting four action plans, the CAB community plans served

as the basis of the day's discussions, supplemented by CAB members' backgrounds, expertise and knowledge of the regions and the issues at hand. The intent of the facilitated planning day was to arrive at a consensus on next steps in relation to each CABs activity.

3.0 STRATEGIC PLANNING MEETING

BURIN PENINSULA HOUSING AND HOMELESSNESS COMMITTEE

FEBRUARY 17, 2011

Members present: Greg Dominaux (Facilitator), Darrell Jackman, Mandy Mayo, Lorena Lundrigan, Renee Pike, Lisa Slaney, Joan Brown and Barb Clarke.

SUMMARY:

MANDATE:

- To address issues related to Burin Peninsula Housing and Homelessness on the Burin Peninsula.
- To create awareness of Housing and Homelessness issues on the Burin Peninsula.
- Support community partnerships to address Housing and Homelessness on the Burin Peninsula.
- Provide an advocacy role.

BOARD STRUCTURE: The Board of Directors shall consist of no more than 14 directors, who will be invited or appointed to represent communities and organizations in the region.

MEMBERS – VOTING MEMBERS

VOTING	EX-OFFICIO
Seniors	NL Housing
Youth (CYN) (2)	Eastern Health
Person with a Disability	Education
Municipalities	HRLE
Priority Sector Seat (time allocated)	Service Canada
Ministerial Representative	Rural Secretariat
Grace Sparkes Representative	RCMP
Brighter Futures Representative	Justice System Representative

VOTING	EX-OFFICIO
Smallwood Crescent Representative	Local landlord
TJ McDonald Representative	
B.P. Voice Against Violence Representative	

BOARD EXECUTIVE:

- 2 Co-chairpersons
- Treasurer
- Secretary

TERM LENGTH BOARD MEMBERS:

- 2 years
- Maximum of 2 consecutive terms
- *Can extend term if difficulty filling seat
- Sub-claus – initial start-up, stagger elections ½ board every 2 years

TERM LENGTH EXECUTIVE

- Maximum 2 years out of 4 year board membership
- Annual election for all positions

BOARD RECRUITMENT:

- Draft letter to each organization to appoint a person to represent their organization
- Seats will be elected
- *Put in name of person on the letter that is already representing board until new board is in place

REGULAR BOARD MEETINGS:

- Regular board meetings (6)
- Bi-monthly
- Regularly scheduled
- Emergency meeting if necessary
- Options: participate by conference call, webinar, phone, etc.

EXECUTIVE MEETINGS:

- 12 Meetings per year
- Monthly
- At call of the chair
- Staff present

AGM WITH ELECTIONS EVERY YEAR

SUB-COMMITTEES:

- Policy committee
- Community Engagement and Recruitment Committee
- Executive Committee
 - Board Operations
 - Human Relations
 - Finance

NEXT STEPS:

- Schedule next CAB meeting
- Send out notes from planning day
- Check with Clarendville CAB, (REACH), on their incorporation (See Appendix “B”)
- Form policy and community engagement and recruitment committees
- Creation of by-laws and policies
- Board recruitment activities

4.0 CONCLUSION

Board structure is an important piece of work to guide and govern the Board of Directors for the Burin Peninsula Housing and Homelessness Committee. The next step is for the BPHHC to decide if the board will act as its own entity by becoming incorporated, becoming a registered charity, or non-profit status organization. The board will look into other CABs to see which avenue they took and decide on a fit for the BPHHC.

APPENDIX “D” – Websites which informed the discussion on incorporation

About.com Non-profit Charitable Orgs. Before You Incorporate as a Non-Profit – Pros and Cons. Available from <http://nonprofit.about.com/od/nonprofitbasics/bb/corppros.htm>.

Charity village.com. Starting a Non-Profit or Charity. Available from www.charityvillage.com/cv/guides/guide4.asp.

CorporationCentre.ca. Incorporation. Available from www.corporationcentre.ca/docen/home/faq.asp?id=incnp,

Grant Space. Knowledge Base: What are the advantages/disadvantages of becoming a non-profit? Available from <http://grantspace.org/Tools/Knowledge-Base/Nonprofit-Management/Establishment/Pros-and-cons>.

Reference for Business. Incorporation. Available from www.referenceforbusiness.com/small/Inc-Mail/Incorporation.html